

EXHIBIT A



Return mail will be processed by: IBC
PO Box 847 • Holbrook, NY 11741

EZRA WILLIAMS

Sugar Hill, GA 30518

February 14, 2023

Dear Ezra Williams:

On behalf of 1st Franklin Financial Corporation ("1FFC"), I am writing to notify you of a recent incident that may have involved some of your personal information.

What happened and what have we done in response? On or about November 17, 2022, we sustained a security incident, causing disruption to our information technology network. We immediately investigated and aggressively responded to this event. Passwords were changed, and the unauthorized access was blocked. Outside technical experts were also engaged to further investigate and evaluate the nature and scope of the incident.

What information was involved? Preliminary findings from the investigation indicate that during the incident an unauthorized third party may have accessed and/or exfiltrated some data from 1FFC's IT environment. In response, we conducted a review of the data (which involved a combination of automated and eyes-on examination of the impacted files) to identify individuals whose personal information may have been involved. Through this review, we determined that some personal information in our files may have been impacted.

On January 10, 2022, 1FFC began issuing notices to potentially affected individuals based on the information available at that time. As our investigation continued, we identified additional potentially-impacted files that may have contained your first and last names, social security number, bank account number and routing information if you provided that information to 1FFC for ACH transfers or via a check, and potentially information contained in a credit report for you. The exact data elements that were impacted by the event varied by individual. **We do not have any evidence that anyone has actually misused your information but are notifying you out of an abundance of caution.**

What can you do? We recommend you take precautions, and we are offering you 12 months of free credit monitoring and \$1 million in identity theft insurance through Experian. **You must activate the Experian product by the activation date for it to be effective. The activation instructions are included with this notification.** We also have enclosed some additional steps that you can take to protect yourself, as you deem appropriate.

For more information about this incident, please call (866) 982-6335 Monday through Friday, from 9:00 am - 6 pm (excluding major U.S. holidays). We take information privacy and security issues very seriously and continuing to take steps to enhance our security measures to help reduce the risk of something like this happening in the future. We are fully committed to protecting your personal information and sincerely apologize for any concern this incident may have caused.

Sincerely,

Ginger Herring

Ginger Herring
President & CEO

1st Franklin Financial Corporation